

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cher Poitevien  
Debtor

Case No. 14-05064-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: TWilson  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.

db  
4565642 +Cher Poitevien, 321 East Areba Avenue, Hershey, PA 17033-1304  
++CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816  
(address filed with court: CLIENT SERVICES, 3451 HARRY S. TRUMAN BOULEVARD,  
SAINT CHARLES, MO 63301)  
4565645 +LAW OFFICES OF GREGORY JAVARDI, 1310 INDUSTRIAL BOULEVARD, 1ST FLOOR, SUITE 101,  
SOUTHAMPTON, PA 18966-4030  
4565646 +ROBERT CARLSON, 116 SOUTH SPORTSMAN ROAD, LOGANTON, PA 17747-9514  
4565647 +SAFE HARBOR CHRISTIAN COUNSELING, 1208 E Churchville Road, Suite 300,  
BEL AIR, MD 21014-3485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr E-mail/Text: bankruptcy.bnc@ditech.com Oct 31 2019 19:30:55 DITECH FINANCIAL LLC,

P.O. Box 6154, Rapid City, SD 57709-6154  
4565639 +EDI: ARSN.COM Oct 31 2019 23:23:00 ARS NATIONAL SERVICES, INC., PO BOX 463023,  
ESCONDIDO, CA 92046-3023  
4565640 +EDI: CHASE.COM Oct 31 2019 23:23:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
4565641 +EDI: CITICORP.COM Oct 31 2019 23:23:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
4565642 E-mail/Text: mediamanagers@clientservices.com Oct 31 2019 19:30:47 CLIENT SERVICES,  
3451 HARRY S. TRUMAN BOULEVARD, SAINT CHARLES, MO 63301  
4565643 EDI: RMSC.COM Oct 31 2019 23:23:00 GREEN TREE SERVICING L, 332 MINNESOTA ST STE 610,  
SAINT PAUL, MN 55101  
4604395 E-mail/Text: bankruptcy.bnc@ditech.com Oct 31 2019 19:30:55 Green Tree Servicing, LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
4565644 +EDI: IRS.COM Oct 31 2019 23:23:00 IRS, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
4598502 EDI: NAVIENTFKASMSERV.COM Oct 31 2019 23:23:00 Navient Solutions Inc., Po Box9640,  
Wilkes-Barre, PA 18773-9640  
4580916 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2019 19:31:05  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
4565648 +EDI: NAVIENTFKASMSERV.COM Oct 31 2019 23:23:00 SALLIE MAE, PO BOX 9655,  
WILKES BARRE, PA 18773-9655  
4565649 +EDI: WFFC.COM Oct 31 2019 23:23:00 WELLS FARGO BANK, PO BOX 14517,  
DES MOINES, IA 50306-3517  
4608744 +EDI: WFFC.COM Oct 31 2019 23:23:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001  
4598796 EDI: ECAST.COM Oct 31 2019 23:23:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Safe Harbor Christian Counseling

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
afogle@rascrane.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Gary J Imblum on behalf of Debtor 1 Cher Poitevien gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase  
.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
bkgroup@kmlawgroup.com  
Mary F Kennedy on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
mary@javardianlaw.com, tami@javardianlaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Cher Poitevien**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:14-bk-05064-HWV**

Social Security number or ITIN **xxx-xx-9422**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

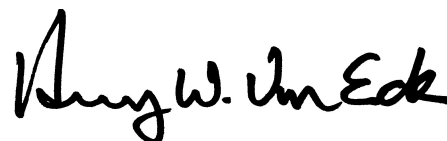
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cher Poitevien

10/31/19

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**